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Branden S. Vilos
Romsa & Kuker, LLC
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Cheyenne, WY 82001
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FILED
U.S. DISTRICT COURT
DISTRICT OF WYOMING

APR 26 2011

Stephan Harris, Clerk
Cheyenne

UNITED STATES DISTRICT COURT
DISTRICT OF WYOMING

Docket No. 10-CV-173-D

HOWARD WILLIS

Plaintiff,

vs.

NATIONWIDE ADVANTAGE MORTGAGE,

Defendant.

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MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT OF DEFENDANT'S
MOTION FOR JUDGMENT ON THE PLEADINGS

COMES NOW, Defendant Nationwide Advantage Mortgage Company (hereinafter referred to as "Nationwide"), by and through undersigned counsel Romsa & Kuker, LLC, and hereby submits this Memorandum in support of its Motion for Judgment on the Pleadings as follows:

1. Introduction

This case generally entails the foreclosure of real property once owned by the Plaintiff Howard Willis and later acquired by Nationwide Advantage Mortgage Company through a foreclosure sale conducted on August 23, 2010. Plaintiff originally obtained a loan to purchase the property from Draper & Kraemer Mortgage Corporation. That Mortgage and related Note were later assigned to Nationwide Advantage Mortgage Company and this assignment was recorded on February 5, 2010. Importantly, Defendant was not a party to the transaction

regarding the original loan to purchase the property from Draper & Kraemer Mortgage Corporation by the Plaintiff.

Subsequent to the initial loan and eventual assignment of the Mortgage and related Note, Plaintiff undisputedly failed to make his payments on the Promissory Note secured by said Mortgage, and foreclosure proceedings were instituted. Pursuant to the terms of the Note and Mortgage, the foreclosure process was done through the advertisement and sale process outlined in Wyoming's real estate statutes and also contained in the Mortgage. Nationwide provided Plaintiff with its original *Notice of Default and Notice of Intent to Foreclose and Notice Required by the Fair Debt Collection Practices Act* the property on or about January 14, 2010. (See Exhibit "1" attached hereto and incorporated herein by reference).

On or about February 16, 2010, Plaintiff was similarly provided with its original *Notice of Foreclosure Sale* in accordance with Wyoming Law. (See Exhibit "2" - *Notice of Foreclosure Sale and Exhibit 3* - *Affidavit of Publication attached hereto and incorporated herein by reference*). On or about March 19, 2010 and again on March 31, 2010, Defendant postponed the Foreclosure sale on this property to allow time for the Veteran's Affairs Office to conduct the necessary inspections on the property. (See Exhibit "4" and Exhibit "5" - *Notice of Postponement of Foreclosure Sale attached hereto and incorporated herein by reference*). On or about April 16, 2010, Defendant again canceled the Foreclosure Sale as Willis indicated that he was interested in entering into a "payment plan" to avoid foreclosure. This was never done.

On or about June 30, 2010, Nationwide provided Plaintiff with its renewed *Notice of Default and Notice of Intent to Foreclose and Notice Required by the Fair Debt Collection Practices Act* on the property. (See Exhibit "6" attached hereto and incorporated herein by reference). On or about July 14, 2010, Plaintiff was similarly provided with a *Notice of*

Foreclosure Sale in accordance with Wyoming Law. The *Notice of Foreclosure Sale* was published in the Wyoming Tribune Eagle for four consecutive weeks beginning July 26, 2010 and concluding August 16, 2010. (See *Exhibit "7" - Notice of Foreclosure Sale and Exhibit "8" - Affidavit of Publication attached hereto and incorporated herein by reference*). During the extent of this entire time, Plaintiff made no payments regarding the arrearages owed on the loan. As of July 14, 2010, the outstanding balance of the loan was approximately \$272,468.55. Plaintiff has continued to live at the property for free for over a year.

Finally, as noted above, a foreclosure sale was held on August 23, 2010 at 10:00 a.m. at the Laramie County Court House in Cheyenne, Wyoming, by Deputy Sheriff Jerome J. Medina as described in the *Notice of Foreclosure Sale* and pursuant to Wyoming Statute § 34-4-101 through 34-4-113. A *Certificate of Sale* was issued by Sheriff's Deputy Jerome J. Medina and recorded with the Laramie County Clerk on August 23, 2011 outlining that Nationwide Advantage Mortgage Company was the successful bidder at the sale and the successful bid submitted was \$216,000.00. (See *Exhibit "9" - Certificate of Sale attached hereto and incorporated herein by reference*).

Following the foreclosure sale, Plaintiff did not attempt to redeem the property pursuant to Wyoming's foreclosure statutes. Consequently, after the expiration of the redemption period, Nationwide received a Sheriff's Deed to the property from the Laramie County Sheriff. The *Sheriff's Deed* was recorded with the Laramie County Clerk and Recorder on November 29, 2010. As a result, Nationwide became the owner of record of the property on that date.

Plaintiff later filed the complaint at issue in this case alleging that various wrongs had been committed against him by a variety of entities. For whatever reason, Nationwide was the only named Defendant. However, a review of the complaint makes clear that Plaintiff has

alleged no facts which support any legally cognizable cause of action in the state of Wyoming against Nationwide Advantage Mortgage Company. Moreover, the complaint mostly consists of a diatribe about the mortgage lending business in the United States in the last few years, but contains no cogent legal argument directed towards Nationwide supporting a cause of action of any kind or nature. The complaint mostly appears to be copied and put together from various materials found on the internet. See generally *Plaintiff's Amended Complaint*, ¶ 101 (Plaintiff often refers to another mortgage lender and states "Defendant *Quicken* contends that Plaintiff's TILA damages and rescission claims are time barred."); *See also the following websites:*

1. <http://www.scribd.com/doc/36849128/Basis-for-Complaint>
2. <http://www.scribd.com/doc/38015308/indymac-lawsuit-TILA-and-RESPA-Indymac-Complaint>.

It appears that Plaintiff copied his Complaint at least in part from the above-referenced websites. Interestingly, Plaintiff continues to reside at the property for free and has not remitted rent or any type of note payments toward his delinquent loan since July of 2010. Plaintiff filed his complaint *pro se* and has not complied with the Order of the Court concerning his Rule 26 Disclosures. Nevertheless, because the complaint fails to state a claim against Nationwide upon which relief can be granted and otherwise fails to state a legally cognizable claim or cogent legal argument with regard to a potential claim against Nationwide, Nationwide is entitled Judgment as a matter of law pursuant F.R.C.P. 12(c).

II. Motion for Judgment on the Pleadings pursuant to F.R.C.P. 12(c) and F.R.C.P. 8.

A. Pleading pursuant to F.R.C.P. 8 requires that a claim show the pleader is entitled to relief.

Federal Rule of Civil Procedure 12(c) provides: “After the pleadings are closed . . . a party may move for judgment on the pleadings.” “The Tenth Circuit has explained that the standard for ruling on a motion under Rule 12(c) is the same as that for a motion to dismiss under Rule 12(b)(6) for failure to state a claim for relief. *In re Terra Bentley II, LLC*, Slip Copy, 2011 WL 808190, *3 Bkrtcy.D.Kan. (2011). The “Supreme Court has twice addressed the question of what a complaint must do to survive a motion under Rule 12(b)(6) . . . the Court described the standard that must be met in pleading a claim for relief this way: Federal Rule of Civil Procedure 8(a)(2) requires . . . more than labels and conclusions, and formulaic recitation of the elements of a cause of action will not do . . .” *Id.* “Nor does a complaint suffice if it tenders ‘naked assertion[s]’ devoid of ‘further factual enhancement.’” *Ashcroft v. Iqbal*, 129 S.Ct. 1937, 1949 (2009) (internal citations omitted).

The “pleading standard Rule 8 announces does not require ‘detailed factual allegations,’ but it demands more than an unadorned, the-defendant-unlawfully-harmed-me accusation.” *Ashcroft v. Iqbal*, 129 S.Ct. 1937, 1949 (2009) (internal citations omitted). “To survive a motion to dismiss, a complaint must contain sufficient factual matter, accepted as true, to ‘state a claim to relief that is plausible on its face.’ A claim has facial plausibility when the plaintiff pleads factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.” *Id.* (internal citations omitted). “The plausibility standard is not akin to a ‘probability requirement,’ but it asks for more than a sheer possibility that a defendant has acted unlawfully. Where a complaint pleads facts that are ‘merely consistent with’ a

defendant's liability, it 'stops short of the line between possibility and plausibility of 'entitlement to relief.'" *Id.*

The United States Supreme Court articulated a two part test in determining whether a complaint will survive dismissal for failing to sufficiently state a claim for relief. First, the "tenet that a court must accept as true all of the allegations contained in a complaint is inapplicable to legal conclusions. Threadbare recitals of the elements of a cause of action, supported by mere conclusory statements, do not suffice. *Id.*, at 555, 127 S.Ct. 1955 (Although for the purposes of a motion to dismiss we must take all of the factual allegations in the complaint as true, we 'are not bound to accept as true a legal conclusion couched as a factual allegation'" *Ashcroft v. Iqbal*, 129 S.Ct. 1937, 1949-1950 (2009) (citing *Bell Atlantic Corp. v. Twombly*, 127 S.Ct. 1955 (2007)). "Second, only a complaint that states a plausible claim for relief survives a motion to dismiss. *Id.*, at 556, 127 S.Ct. 1955. Determining whether a complaint states a plausible claim for relief will, as the Court of Appeals observed, be a context-specific task that requires the reviewing court to draw on its judicial experience and common sense." *Id.* at 1950. "But where the well-pleaded facts do not permit the court to infer more than the mere possibility of misconduct, the complaint has alleged-but it has not 'show[n]'-that the pleader is entitled to relief.'" *Id.* (citing Fed. Rule Civ. Proc. 8(a)(2)). Finally, the United States Supreme Court summarized by stating:

In keeping with these principles a court considering a motion to dismiss can choose to begin by identifying pleadings that, because they are no more than conclusions, are not entitled to the assumption of truth. While legal conclusions can provide the framework of a complaint, they must be supported by factual allegations. When there are well-pleaded factual allegations, a court should assume their veracity and then determine whether they plausibly give rise to an entitlement to relief.

Id.

As discussed in further detail below, Plaintiff Willis's Complaint in this case is exactly what the Supreme Court has declared as improper. It is a rambling, discombobulated manifesto of sorts about a supposedly nefarious mortgage lending industry, but it is completely devoid of any real facts or law supporting a plausible claim of any kind against Nationwide. Again, it is mostly directed toward other entities not named as Defendants. It is rife with conclusory assumptions and legal conclusions but is wholly lacking in cogent, plausible claims.

B. Pleading pursuant to F.R.C.P. 8 requirement of a short and plain statement of a claim.

Plaintiff's Complaint also violates F.R.C.P. 8 and should be dismissed accordingly on these grounds as well. A Complaint "violates Rule 8 of the Federal Rules of Civil Procedure which requires: '(a) a short and plain statement of the claim showing that the pleader is entitled to relief . . . and may be dismissed without leave to amend when it is 'so verbose, confused and redundant that its true substance, if any, is well disguised.'" *Lowery v. Hauk*, 422 F.Supp. 490, 491-492 (1976). The Court in *Burton v. Peartree* found that a Plaintiff's Complaint should be dismissed for violating F.R.C.P. 8 under similar circumstances to that being addressed in this present matter. 326 F.Supp. 755, 758-759 (1971). The Court stated that "Burton, proceeding pro se, has filed a lengthy and rambling complaint which contains little more than demands, charges, and conclusions. The complaint is not a short and plain statement of the case and flagrantly violates Fed.R.Civ.P. 8. On this ground alone the complaint may be dismissed." *Burton v. Peartree*, 326 F.Supp. 755, 758-759 (1971). As outlined below, and like the *pro se* Plaintiff in the *Burton* case, Plaintiff Willis has submitted a legally improper Complaint that warrants immediate dismissal.

III. Argument

As cited above, the Court will evaluate a Motion for Judgment on the Pleadings utilizing the same standard pursuant to a Motion to Dismiss under F.R.C.P. 12(b)(6). Moreover in assessing whether a complaint survives a motion to dismiss for failing to state a claim for relief under F.R.C.P. 12(b)(6) the Court will evaluate the pleading requirements found in F.R.C.P. 8. The Court has determined that the pleading requirements under F.R.C.P. 8 demand a “claim showing that the pleader is entitled to relief,” which the U.S. Supreme Court articulated a two-part test in *Iqbal*. Furthermore, F.R.C.P. 8 requires that the claim be “a short and plain statement.” Plaintiff’s Complaint has failed to comply with F.R.C.P. 8 in both respects and should properly be dismissed pursuant to F.R.C.P. 12(c).

Plaintiff’s Complaint is far from being a short and plain statement of a claim for relief. Plaintiff’s Complaint is lengthy, rambling, and asserts conclusory charges that flagrantly violate F.R.C.P. 8 and therefore should be dismissed pursuant to F.R.C.P. 12(c). Even a cursory review of Plaintiff’s Complaint evidences the flagrant violation of F.R.C.P. 8. Plaintiff suggests, “Loan Originator [not Nationwide] committed fraudulent concealment against Plaintiff by failing to give full disclosure of the value and condition of the property, acting in concert and collusion with Lender [again, not Nationwide] for the purpose of defrauding Plaintiff and, therefore, the note is a void contract based on fraud;” *Plaintiff’s Amended Complaint*, ¶ 23. Plaintiff’s Complaint further states:

Lender intended to defraud Investor and the taxpayers of the United States by withholding the lien document from the sale of the promissory note in order that Lender could then hold the lien for three years, then prepare and file Internal Revenue Form 1099a and falsely claim the full lien amount as abandoned funds and deduct same from Lender’s income tax obligation, and thereby comes to the court with dirty hands.

Id. at ¶ 23. Plaintiff also alleges,

Defendants acted in concert an collusion, one with the other, in an organized scheme wherein, from the beginning, one predicate act after another was committed against Plaintiff in order to establish trust, then use that trust to perpetrate fraud against Plaintiff by systematically making false claims to Plaintiff in order to induce Plaintiff into entering into an express contract that was based on fraud.”

Id. at ¶ 47. Plaintiff further contends “Lender entered into a sales contract with an as yet unknown party for the sale of the promissory note alleged to have been created by Plaintiff yet failed to publically record said sale with the clerk of the court.” *Id.* at ¶ 35. Plaintiff’s Complaint asserts “It is the belief and specific allegation of Plaintiff that the alleged agent for the lender is not the agent for lender, but rather, is an unauthorized intervener who merely claims agency for the purpose of defrauding Plaintiff of Plaintiff’s property.” *Id.* at ¶ 39.

Plaintiff’s Complaint and its associated lengthy, verbose, redundant, rambling, conclusory allegations of fraud and conspiracy are simply not a short and plain statement of a claim as required by F.R.C.P. 8. Simply put, Plaintiff’s Complaint should be dismissed without leave to amend pursuant to F.R.C.P. 12(c).

Even if the Court finds that Plaintiff’s Complaint does not violate the short and plain statement requirements under F.R.C.P. 8, it should still be dismissed under the *Iqbal* standard articulated by the U.S. Supreme Court for failing to state a claim for which relief may be granted. More specifically, when substantively evaluating the assertions made in Plaintiff’s Complaint, the majority, if not all, of the claims arise from the conduct of various parties to the original loan to purchase the property, which did not involve the Defendant. When applying the *Iqbal* two-part test articulated by the U.S. Supreme Court dismissal of Plaintiff’s Complaint is appropriate.

Plaintiff's allegations and claims are, in most instances, threadbare recitals of the elements of a cause of action, which are supported only by conclusory statements somewhat revolving around a conspiracy to defraud "taxpayers of the United States." The first part of the *Iqbal* test enables a Court to disregard, or not accept as true, allegations contained in a complaint that are supported only by legal conclusions, despite being couched as factual allegations. Applying the first part of the *Iqbal* test to the assertions made in Plaintiff's Complaint regarding naming Defendant Nationwide Advantage Mortgage dismissal is appropriate as there is no factual support for naming the Defendant.

As stated above, Plaintiff originally obtained a loan to purchase the property from Draper & Kraemer Mortgage Corporation in February, 2008. See *Plaintiff's Amended Complaint*, ¶ 8. That Mortgage and related Note were later assigned to Nationwide Advantage Mortgage Company and this assignment was recorded on February 5, 2010. Plaintiff has failed to assert any cognizable legal reason for naming Defendant, Nationwide Advantage Mortgage, for the various alleged actions related to the fraud, non-disclosure, conspiracy, breach of implied covenant of good faith and fair dealing, breach of fiduciary duty, and negligence occurring when Plaintiff purchased the property through a mortgage with Draper & Kramer Mortgage Corporation in February 2008.

Plaintiff states that "Plaintiffs have alleged that Lenders together, in a 'conspiratorial nature', undertook the misdeeds herein. Lenders named herein are indeed liable to the extent they acted as agents, servants and/or employees of the remaining Lenders and for each other." *Plaintiff's Amended Complaint*, ¶ 24. Plaintiff furthermore asserts, "In the interest of judicial economy, Plaintiff only specifically named the party presently claiming agency and standing to enforce the note." *Id.* at ¶ 24. Defendant, Nationwide Advantage Mortgage, was simply

assigned the Mortgage and related Note, which was recorded February 5, 2010. The Defendant subsequently became the rightful owner after a properly conducted foreclosure sale. Defendant, on the other hand, was not involved nor a party to the initial transaction occurring in February, 2008 when the Plaintiff purchased the home and was loaned money to do so. Furthermore, Plaintiff has not offered any legally cognizable reason for naming Defendant as a party, and Plaintiff's Complaint should properly be dismissed as the Court need not accept any of Plaintiff's confusing allegations as true. Not only is naming the Defendant factually unsupported, but the numerous claims or causes of action alleged by Plaintiff are also factually unsupported. The various claims that Plaintiff's Complaint alleges, while numerous and verbose, are merely legal conclusions couched as factual allegations. Because the Plaintiff has failed to allege claims supported factually, the Court under the first part of the *Iqbal* test need not accept as true the allegations and, therefore, dismiss Plaintiff's Complaint for failing to state a claim for relief pursuant to F.R.C.P. 12(c).

When further analyzing the Plaintiff's Complaint under the second part of the *Iqbal* test, further justification for dismissing Plaintiff's Complaint is evidenced. The second part of the *Iqbal* test requires that, "only a complaint that states a plausible claim for relief survives a motion to dismiss." *Ashcroft v. Iqbal*, 129 S.Ct. 1937, 1949-1950 (2009). In assessing whether a claim will be dismissed under the second part of the *Iqbal* test, the Court is asked "to draw on its judicial experience and common sense." *Id.* at 1950. Common sense suggests that the conspiracy and fraud alleged by Plaintiff's Complaint can more properly be explained by lawful, unchoreographed free-market behavior and not the result of a vast conspiracy by the several financial institutions. Furthermore, common sense reveals that Plaintiff's Complaint fails to state

any plausible claim for relief, especially any relief from the Defendant that Plaintiff chose to name.

WHEREFORE, Defendant hereby requests that a Judgment on the Pleadings be granted in its favor and that the case be dismissed with prejudice, and for such other and further relief as the Court deems just and equitable in the premises.

DATED this 26th day of April, 2011.

NATIONWIDE ADVANTAGE MORTGAGE COMPANY,
Defendant

By: _____

John M. Kuker; Wyoming Bar #: 6-3452
Branden S. Vilos; Wyoming Bar #: 6-4431
ROMSA & KUKER, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax
ATTORNEYS FOR DEFENDANT

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing **DEFENDANT'S MOTION FOR SUMMARY JUDGMENT** was served upon the following this 26th day of April, 2011, as follows:

Howard Willis
2525 County Road 218
Cheyenne, WY 82009

☒ U.S. MAIL
☐ FED EX
☐ FAX
☐ HAND DELIVERED

ROMSA & KUKER, LLC

ROMSA & KUKER, LLC

ATTORNEYS-AT-LAW

MATTHEW H. ROMSA
JOHN M. KUKER*
JAMES M. PETERSON
ATTORNEYS

2123 PIONEER AVE.
CHEYENNE, WYOMING 82001
TELEPHONE: (307) 433-8777
FACSIMILE: (307) 433-9117

SHAWNNA C. HOPPER
REBECCA B. KUKER
CHRISTINA M. JENNINGS
PARALEGALS

*ALSO ADMITTED IN COLORADO

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE
AND NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION PRACTICES ACT
(15 U.S.C. Section 1692 et. seq., as amended)**

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1820 0003 2870 2270**

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1140 0003 3803 6066**

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7008 1140 0003 3797 8091**

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

DATE: January 14, 2009

RE: *Notice of Default and Intent to Foreclose & File Suit on Promissory Note*

On February 1, 2008, Howard Willis and Vicki Willis, as mortgagor(s), executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. as mortgagee(s), a mortgage on certain real property described in the mortgage, as security for payment of a promissory note in the principal amount of \$242,095.00, which was executed and delivered by the mortgagor(s) on the same day. The mortgage was duly recorded at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming on February 8, 2008, in/as Book 2044, Page 544. There has been a material breach of the mortgage note, which the mortgage was given to secure in which that payment was not made on May 9, 2009 or thereafter. The note was personally guaranteed by Howard Willis. The mortgage contains a power of sale by advertisement, by which the above reason stated default, Draper and Kramer Mortgage Corp. (mortgagees) as the owner and holder of mortgage, declares to have become operative.

As of January 13, 2009, the total amount due and owing on the mortgage note and the mortgage is \$259,076.90 which represents the entire unpaid principal balance of \$239,410.38 and accrued and unpaid interest of \$13,822.91 and late charges is in the amount of \$730.80 plus other charges and attorneys' fees in the amount of \$5,113.61. Interest is currently accruing at the rate of \$48.37 per day. The amount due may also increase by the amount of any additional late charges and attorneys' fees and costs, which accrue pursuant to the terms of the mortgage note, mortgage and guaranty agreement.

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7008 1140 0003 3803 6035**

Occupant
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7008 1140 0003 3797 8077**

Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Bolingbrook, IL 60440



If you dispute the validity of the mortgage debt in writing within thirty (30) days after receipt of this notice, the undersigned attorney will obtain verification of the debt and a copy of the verification will be mailed to you.

The name and address of any mortgagee or assignee will be provided to you if, within thirty (30) days after receipt of this notice, you make written request to the undersigned attorney for the names and addresses.

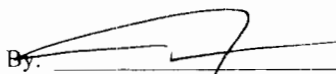
NOTICE IS HEREBY GIVEN to you that as a result of the above-state default of the mortgage note and mortgage, Mortgagee(s) now considers all of the principal and accrued interest due and payable in full, in accordance with the terms of the mortgage note and the mortgage, and will cause the property to be sold at a foreclosure sale of the real property described in the mortgage by advertisement and sale, as provided by the mortgage and applicable law. **Failure to respond to this notice shall be considered your agreement to allow a public sale of this property. All information obtained from you will be used in the collection of debt. This communication is from a debt collector.**

Please note that in addition to the foreclosure we may be filing a Civil Complaint for \$259,076.90 against Howard Willis with regard to breach of the terms of the promissory note.

If you are on active duty in the armed forces, please notify this office immediately so your rights can be protected.

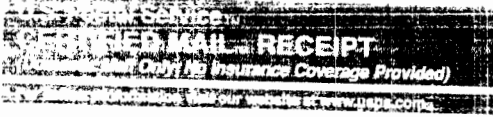
DATED this 14th day of January, 2010.

Nationwide Advantage Mortgage

By: 
John M. Kuker; WY Bar #: 6-3452
James M. Peterson; WY Bar #: 6-4346
Roinsa & Kuker, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

cc: Nationwide Advantage Mortgage
c/o Evon Swanson
1100 Locust Street
Des Moines, IA 50391-2009
Loan No: 00021744841
Investor:00120
Investor No: 40066113428
Case No: 0393960883718

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1/1/09

Romsa & Kulter, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001

7008 1140 0003 3603 6066



CERTIFIED MAIL

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

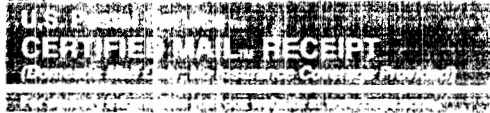
RECEIVED

FTI

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KCS



7008 1140 0003 3603 6066



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Laramie County Treasurer
Attn: Property Taxes PO Box 125
Cheyenne, WY 82001

Form 3811, February 2004

1. Article Addressed to:
Laramie County Treasurer
Attn: Property Taxes
PO Box 125
Cheyenne, WY 82001

2. Article Number (Transfer from service label)
7008 1140 0003 3603 6066

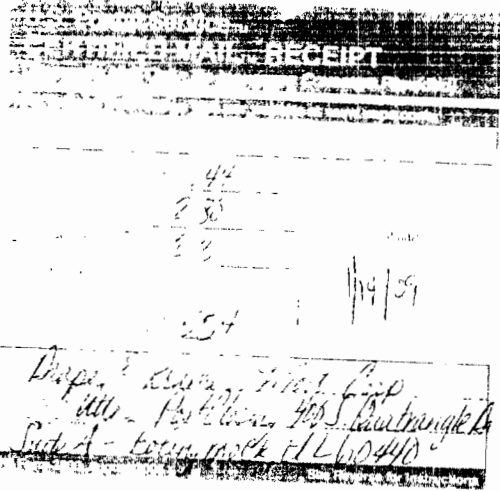
3. Service Type
☒ Certified Mail
☐ Registered
☐ Insured Mail
☐ Restricted Delivery (Extra Fee)

4. Return Receipt
☐ Return Receipt
☐ C.O.D.

PS Form 3811, February 2004

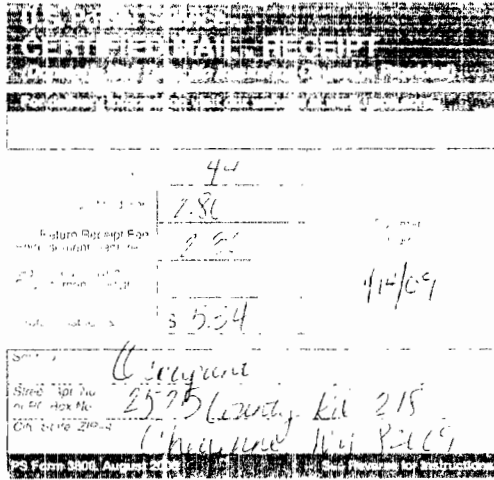
Domestic Return Receipt

2209 464E E000 04TT 9002



Romsa & Kuker, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001

5E09 E09E E000 04TT 9002



Romsa & Kuker, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001

6712

7008 1140 0003 3797 8077



CERTIFIED MAIL

Occupant
3725 County Rd 218
Cheyenne, WY 82009

7008 1140 0003 3803 6035



CERTIFIED MAIL

820010655
504083457 7012

Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Boilingbrook, IL 60440

NKIE 604 SE 1 01 02/04/10

RETURN TO SENDER
UNDELIVERABLE TO FORWARD
BC: 0200136569 *3061-02930-04-20

RECEIVED
FEB 08 2010

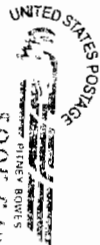
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RECEIVED

FEB 08 2010

DRAPER & KUKER, LLC



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0222 0292 E000 029T 5002

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Insurance Coverage Provided)

Postmark: *44*
 Date: *2-18*
 Return Rec. At: *2-18*
 Postage: *2.34*
 Enclosures: *2*
 Signature: *Howard Willis*
 Address: *2525 County Rd 218*
Cheyenne, WY 82009

Romsa & Kuker, LLC
 2123 Pioneer Ave.
 Cheyenne, WY 82001

CERTIFIED MAIL



7005 1820 0003 2870 2270

Howard Willis
 2525 County Rd 218
 Cheyenne, WY 82009

82009*9103 H058

UNCLAIMED

14 JAN 2010 091



UNITED STATES
 \$005.540
 PRIME POWER

RECEIVED
 FEB 26 2010

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1-15
McS

ROMSA & KUKER, LLC

ATTORNEYS-AT-LAW

MATTHEW H. ROMSA
JOHN M. KUKER*
JAMES M. PETERSON
ATTORNEYS

2123 PIONEER AVE.
CHEYENNE, WYOMING 82001
TELEPHONE: (307) 433-8777
FACSIMILE: (307) 433-9 17

SHAWNNA C. HOPPER
REBECCA B. KUKER
CHRISTINA M. JENNINGS
PARALEGALS

*ALSO ADMITTED IN COLORADO

NOTICE OF FORECLOSURE SALE

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1820 0003 2870 2287

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3803 6059

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3797 8107

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

Dated: February 16, 2010

*RE: Notice of Foreclosure Sale
2525 County Rd 218
Cheyenne, WY 82009*

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3803 6042

Occupant
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3797 8084

Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Bolingbrook, IL 60440

NOTICE IS HEREBY given that pursuant to W.S. § 34-4-101 through W. S. § 34-4-113, that a certain mortgage dated February 1, 2008, which was executed and delivered by Samuel Carpenter, as mortgagor(s), executed and delivered to Howard Willis and Vicki Willis, as mortgagor(s), executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company, will be foreclosed by a sale of the highest bidder at the public auction of the premises as described pursuant to a Power of Sale contained in the mortgage. If you wish to contest said sale, then you must challenge said sale by filing a lawsuit in the Court of competent jurisdiction. The mortgage was filed for record on February 8, 2008, in/as Book 2044, Page 544 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming. The premises that are described in the mortgage are as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of 1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97



feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

The above sale will be conducted by the Sheriff or the Sheriff's Deputy on the information desk of the Laramie County Courthouse, 309 West 20th Street Cheyenne, WY 82001 at 10:00 a.m. on March 22, 2010. In the event that a representative of Nationwide Advantage Mortgage. is not present at the sale, the sale will be post-poned until a later date.

Howard Willis and Vicki Willis have defaulted on the terms of the note and mortgage, and as of the date of this notice, the undersigned claims an outstanding balance of \$259,560.64. Interest continues to accrue on the unpaid balance at the rate of \$48.37 per day as well as late charges, and any other penalties as provided by the mortgage, all to the date of the sale, and additionally there shall be added to the indebtedness all costs and attorneys' fees associated with the foreclosure. Publication will be February 5, 12, 19 and 26, 2010.

The property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale and any prospective purchaser should research the status of title before submitting a bid.

Dated this 16th day of February, 2010.

Nationwide Advantage Mortgage Company

By: 

John M. Kuker; Wyoming Bar No. 6-3452
Romsa & Kuker, LLC
2123 Pioneer Avenue
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

Attorneys for Mortgagee: Nationwide Advantage Mortgage Company

Publish: February 22, 2010
March 1, 2010
March 8, 2010
March 15, 2010

cc: Nationwide Advantage Mortgage
Attn: Foreclosure Dept.
1100 Locust Street
Des Moines, IA 50391-2009
Loan No: 00021744841
Investor:00120
Investor No: 40066113428
Case No: 0393960883718

LARAMIE COUNTY SHERIFF'S DEPARTMENT
ATTN: TEDDY
1910 Pioneer Ave.
Cheyenne, WY 82001


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[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: 7008 1140 0003 3803 6042

Service(s): **Certified Mail™**Status: **Notice Left**

Track & Confirm

Enter Label/Receipt Number.

We attempted to deliver your item at 10:55 AM on February 17, 2010 in CHEYENNE, WY 82009 and a notice was left. No further information is available for this item.

Go >

Notification Options

Track & Confirm by email

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7008 1140 0003 3803 6042

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

Postage	\$.44	Postmark Horn 2/16/10
Carrier Fee	2.86	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.54	

Sent To: *Corrigan*
 Street, Apt. No.,
 or PO Box No. *252 B County Rd 213*
 City, State ZIP+4 *Cheyenne WY 82009*

PS Form 3800, August 2006 See Reverse for Instructions

<http://trckenfrm1.smi.usps.com/PTSIInternetWeb/InterLabelInquiry.do>

4/14/2010

2-4


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Track & Confirm

Search Results

Label/Receipt Number: 7005 1820 0003 2870 2287

 Service(s): **Certified Mail™**

 Status: **Notice Left**
[Track & Confirm](#)

Enter Label/Receipt Number.

We attempted to deliver your item at 10:55 AM on February 17, 2010 in CHEYENNE, WY 82009 and a notice was left. No further information is available for this item.

[Go >](#)

Detailed Results:

- Notice Left, February 17, 2010, 10:55 am, CHEYENNE, WY 82009
- Arrival at Unit, February 17, 2010, 3:22 am, CHEYENNE, WY 82009

Notification Options:

Track & Confirm by email

 Get current event information or updates for your item sent to you or others by email. [Go >](#)
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No FEAR Act EEO Data

FOIA



7005 1820 0003 2870 2287

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

Postage	\$ 1.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Postmark Here
 2/17/10

Sent To
 Street, Apt. No.
 or PO Box No. 2525 County Rd 218
 City, State, ZIP+4 Cheyenne WY 82009

PS Form 3800, June 2002 See Reverse for Instructions

<http://trkcnfrm1.smi.usps.com/PTSIInternetWeb/InterLabelInquiry.do>

4/14/2010

2-5


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[Track & Confirm](#)
[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: 7008 1140 0003 3803 6059

Service(s) **Certified Mail™**

Status: **Notice Left**

Track & Confirm

Enter Label/Receipt Number.

We attempted to deliver your item at 10:55 AM on February 17, 2010 in CHEYENNE, WY 82009 and a notice was left. No further information is available for this item.

[Go >](#)

Detailed Results:

- Notice Left, February 17, 2010, 10:55 am, CHEYENNE, WY 82009
- Arrival at Unit, February 17, 2010, 6:38 am, CHEYENNE, WY 82009

File your complaint.

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)

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No FEAR Act EEO Data

FOIA



7008 1140 0003 3803 6059

U.S. Postal Service (®)
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$ 4.44
Cost of First Class	2.86
Return Receipt Fee (if required)	2.30
Insured Delivery Fee (if required)	
Total Postage & Fees	\$ 5.64

Postmark Here
2/16/10

Sent to Vicki Willis
 Street Apt No 2525 County Rd 218
 or PO Box No
 City, State, ZIP+4 Cheyenne WY 82009

PS Form 3800, August 2007 See Reverse for Instructions

<http://trcnfrm1.smi.usps.com/PTSIInternetWeb/InterLabelInquiry.do>

4/14/2010

26

Proof of Publication

THE STATE OF WYOMING) ss.
County of Laramie

AFFIDAVIT

L.D. Catalano of said County of Laramie, being first duly sworn, deposes and says that he is Controller; or Josie Plasencio, of said County of Laramie, being first duly sworn, deposes and says that she is the Office Manager of the

Wyoming Tribune-Eagle

a newspaper printed and published in said County and State, and in the Capitol of said State, that the notice of which the annexed is a true copy, has been published in the said newspaper

for Four

Times, to wit

February 22, 2010

March 1, 8, 15, 2010

and that the first publication of said notice was made in said paper bearing date

February 22, A.D. 20 10

and that the last publication of said notice was made in said paper bearing date

March 15, A.D. 20 10

Josie Plasencio

Subscribed in my presence and sworn to before me by the aforesaid L.D. Catalano, Controller or Josie Plasencio, Office Manager

this 15th

Day of March 20 10

My commission expires:

August 21, 2012

Dionne Roccaforte
COUNTY OF LARAMIE STATE OF WYOMING
NOTARY PUBLIC
COMMISSION EXPIRES AUG. 21, 2012
Notary Public

NOTICE IS HEREBY given that pursuant to W.S. § 34-4-101 through W.S. § 34-4-113, at a certain mortgage dated February 1, 2008, which was executed and delivered by Samuel Carpenter, as mortgagor(s), executed and delivered to Howard Willis and Vicki Willis, as mortgagee(s), executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company, will be foreclosed by a sale of the highest bidder at the public auction of the premises as described pursuant to a Power of Sale contained in the mortgage. If you wish to contest said sale, then you must challenge said sale by filing a lawsuit in the Court of competent jurisdiction. The mortgage was filed for record on February 8, 2008, in/as Book 2044, Page 544 at the office of the County Clerk and ex-officio Register of Deeds and for Laramie County, Wyoming. The premises that are described in the mortgage are as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows: Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of 1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97 feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218. The above sale will be conducted by the Sheriff or the Sheriff's Deputy on the information desk of the Laramie County Courthouse, 309 West 20th Street Cheyenne, WY 82001 at 10:00 a.m. on March 22, 2012. In the event that a representative of Nationwide Advantage Mortgage is not present at the sale, the sale will be postponed until a later date. Howard Willis and Vicki Willis have defaulted on the terms of the note and mortgage, and as of the date of this notice, the undersigned claims an outstanding balance of \$259,560.64. Interest continues to accrue on the unpaid balance at the rate of \$48.37 per day as well as late charges, and any other penalties as provided by the mortgage, all to the date of the sale, and additionally there shall be added to the indebtedness all costs and attorneys' fees associated with the foreclosure. Publication will be February 5, 12, 19 and 26, 2010.

EXHIBIT**3**

tabbles

ROMSA & KUKER, LLC

ATTORNEYS-AT-LAW

MATTHEW H. ROMSA
JOHN M. KUKER*
JAMES M. PETERSON
ATTORNEYS

2123 PIONEER AVE.
CHEYENNE, WYOMING 82001
TELEPHONE: (307) 433-8777
FACSIMILE: (307) 433-9117

SHAWNNA C. HOPPER
REBECCA B. KUKER
CHRISTINA M. JENNINGS
PARALEGALS

*ALSO ADMITTED IN COLORADO

NOTICE OF FORECLOSURE SALE

VIA CERTIFIED MAIL & RETURN RECEIPT

No. 7005 1820 0003 3797 4970

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

VIA CERTIFIED MAIL & RETURN RECEIPT

No. 7005 1140 0003 3797 4994

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

VIA CERTIFIED MAIL & RETURN RECEIPT

No. 7008 1140 0003 3797 7513

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

DATE: March 19, 2010

RE: Foreclosure Sale 2525 County Rd 218 Cheyenne, WY 82009

VIA CERTIFIED MAIL & RETURN RECEIPT

No. 7008 1140 0003 3797 4987

Occupant
2525 County Rd 218
Cheyenne, WY 82009

VIA CERTIFIED MAIL & RETURN RECEIPT

No. 7008 1140 0003 3797 5007

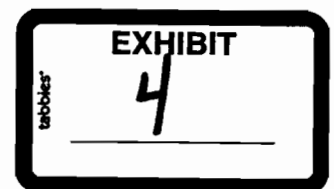
Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Bolingbrook, IL 60440

NOTICE OF POSTPONEMENT OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that the foreclosure sale originally scheduled for March 22, 2010 on the following-described property has been postponed until **April 5, 2010 at 10:00 a.m.** at the front door of the Laramie County Courthouse, 309 W. 20th Cheyenne, WY 82001. The mortgage dated February 1, 2008, which was executed and delivered by Howard Willis and Vicki Willis, as mortgagor(s) executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company, February 8, 2008, in/as Book 2044, Page 544 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming. The premises that are described in the mortgage are as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of



1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97 feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

The amount due and owing at the date of this Notice is \$261,060.11, together with additional interest to date of sale, attorney's fees and costs of the foreclosure action.

The property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale and any prospective purchaser should research the status of title before submitting a bid.

Dated this 19th day of March, 2010.

Nationwide-Advantage Mortgage Company

By: 

John M. Kuker; Wyoming Bar No. 6-3452
Romsa & Kuker, LLC
2123 Pioneer Avenue
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

Publish: March 22, 2010 and March 29, 2010.

Copies to:

Nationwide Advantage Mortgage
Attn: Foreclosure Dept.
1100 Locust Street
Des Moines, IA 50391-2009
Loan No: 00021744841
Investor:00120
Investor No: 40066113428
Case No: 0393960883718
Via Email: c/o BROUWEJ@nationwide.com

LARAMIE COUNTY SHERIFF'S DEPARTMENT
ATTN: TEDDY
1910 Pioneer Ave.
Cheyenne, WY 82001

7008 1140 0003 3797 7513

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Postage
Certified Fee
Restricted Delivery Fee
(if requested for return)
Total Postage & Fees

44
2.80
1.20
\$ 551

Postmark
3/19/10

Article Number
(Transfer from service label) 7008 1140 0003 3797 7513

S Form 3811, February 2004 Domestic Return Receipt

1. Article Addressed to:
Howard County Treasurer
12122
Cheyenne WY 82001

2. Article Number
(Transfer from service label) 7008 1140 0003 3797 7513

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐

5. Signature
X [Signature]
Received by (Printed Name)
D. Is delivery address different from item 1? If YES, enter delivery address below

7008 1140 0003 3797 4970

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Postage
Certified Fee
Restricted Delivery Fee
(if requested for return)
Total Postage & Fees

44
2.80
1.20
\$ 551

Postmark
3/19/10

Article Number
(Transfer from service label) 7008 1140 0003 3797 4970

S Form 3811, February 2004 Domestic Return Receipt

1. Article Addressed to:
Howard County Treasurer
12122
Cheyenne WY 82001

2. Article Number
(Transfer from service label) 7008 1140 0003 3797 4970

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐

5. Signature
X [Signature]
Received by (Printed Name)
D. Is delivery address different from item 1? If YES, enter delivery address below

7008 1140 0003 3797 4994

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Postage
Certified Fee
Restricted Delivery Fee
(if requested for return)
Total Postage & Fees

44
2.80
1.20
\$ 551

Postmark
3/19/10

Article Number
(Transfer from service label) 7008 1140 0003 3797 4994

S Form 3811, February 2004 Domestic Return Receipt

1. Article Addressed to:
Vicki Willis
2525 County Rd 218
Cheyenne WY 82007

2. Article Number
(Transfer from service label) 7008 1140 0003 3797 4994

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐

5. Signature
X [Signature]
Received by (Printed Name)
D. Is delivery address different from item 1? If YES, enter delivery address below

PS Form 3811, February 2004 Domestic Return Receipt

1. Article Addressed to:
Vicki Willis
2525 County Rd 218
Cheyenne, WY 82007

2. Article Number
(Transfer from service label) 7008 1140 0003 3797 4994

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐

5. Signature
X [Signature]
Received by (Printed Name)
D. Is delivery address different from item 1? If YES, enter delivery address below

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X [Signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐

7008 1140 0003 3797 4987

CERTIFIED MAIL RECEIPT
(Insurance Coverage Provided)

Signature
2010 4/28/10
Chapman, NY 82001

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1 Article Addressed to:

Chapman, NY 82001

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☐ Addressee ☒ Addressee

B. Received By (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☐ Express Mail ☐ Certified Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D. ☐ Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7008 1140 0003 3797 4987

PS Form 3811, February 2004 Domestic Return Receipt 105595-02-M-1540

Ronsa & Kuker, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001

CERTIFIED MAILTM



7008 1140 0003 3797 5007

RECEIVED

Draper & Kramer Mortgage Corp.

ATTN: Post Closing

400 South Quadangle Drive

Suite A

Bolingbrook

APR 0 2 2010

UNITED STATES POSTAL SERVICE

RETURN TO SENDER
NOT DELIVERABLE AS A
UNABLE TO FORWARD

BC: 920013656594 10295

6200103656
5044033457 R014

CERTIFIED MAIL RECEIPT
(Insurance Coverage Provided)

Signature
2010 4/28/10
Chapman, NY 82001

7008 1140 0003 3797 5007

44

Proof of PublicationTHE STATE OF WYOMING
County of Laramie

) ss.

AFFIDAVIT

L.D. Catalano of said County of Laramie, being first duly sworn, deposes and says that he is Controller; or Josie Plasencio, of said County of Laramie, being first duly sworn, deposes and says that she is the Office Manager of the

Wyoming Tribune-Eagle

a newspaper printed and published in said County and State, and in the Capitol of said State; that the notice of which the annexed is a true copy, has been published in the said newspaper.

for Two
Times, to wit:
April 5, 12, 2010

and that the first publication of said notice was made in said paper bearing date

April 5, A.D. 20 10

and that the last publication of said notice was made in said paper bearing date

April 12, A.D. 20 10

Josie Plasencio

Subscribed in my presence and sworn to before me by the aforesaid L.D. Catalano, Controller or Josie Plasencio, Office Manager.

this 12th

Day of April, 20 10

My commission expires:

August 31, 2013

DIONNE ROCCAFORTE - NOTARY PUBLIC

COUNTY OF LARAMIE STATE OF WYOMING

MY COMMISSION EXPIRES AUG. 31, 2013

Dionne Roccaforte Notary Public

**NOTICE OF POSTPONEMENT
OF FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN that the foreclosure sale originally scheduled for April 5, 2010 on the following-described property has been postponed until April 19, 2010 at 10:00 a.m. at the front door of the Laramie County Courthouse, 309 W. 20th Cheyenne, WY 82001. The mortgage dated February 1, 2008, which was executed and delivered by Howard Willis and Vicki Willis, as mortgagor(s) executed and delivered to Mortgage Electronic Registration Systems, Inc. as nominee for Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company, February 8, 2008, in/as Book 2044, Page 544 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming. The premises that are described in the mortgage are as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of 1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97 feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

The amount due and owing at the date of this Notice is \$261,640.55, together with additional interest to date of sale, attorney's fees and costs of the foreclosure action.

The property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale and any prospective purchaser should research the status of title before submitting a bid.

Dated this 31st day of March, 2010.

Nationwide Advantage Mortgage Company

By: John M. Kuker, Wyoming Bar No. 6-3452

Romsa & Kuker, LLC
2123 Pioneer Avenue
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

April 5, 12, 2010

ROMSA & KUKER, LLC

ATTORNEYS-AT-LAW

MATTHEW H. ROMSA
JOHN M. KUKER*
JAMES M. PETERSON
ATTORNEYS

2123 PIONEER AVE.
CHEYENNE, WYOMING 82001
TELEPHONE: (307) 433-8777
FACSIMILE: (307) 433-9117

SHAWNNA C. HOPPER
REBECCA B. KUKER
CHRISTINA M. JENNINGS
PARALEGALS

*ALSO ADMITTED IN COLORADO

NOTICE OF FORECLOSURE SALE

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3797 9777

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3797 9753

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3797 8633

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

DATE: March 31, 2010

RE: *Foreclosure Sale 2525 County Rd 218 Cheyenne, WY 82009*

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3797 9746

Occupant
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7008 1140 0003 3797 8626

Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Bolingbrook, IL 60440

NOTICE OF POSTPONEMENT OF FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that the foreclosure sale originally scheduled for April 5, 2010 on the following-described property has been postponed until **April 19, 2010 at 10:00 a.m.** at the front door of the Laramie County Courthouse, 309 W. 20th Cheyenne, WY 82001. The mortgage dated February 1, 2008, which was executed and delivered by Howard Willis and Vicki Willis, as mortgagor(s) executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company, February 8, 2008, in/as Book 2044, Page 544 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming. The premises that are described in the mortgage are as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of



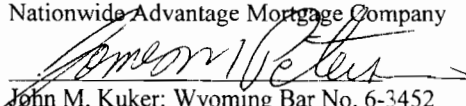
1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97 feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

The amount due and owing at the date of this Notice is \$261,640.55, together with additional interest to date of sale, attorney's fees and costs of the foreclosure action.

The property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale and any prospective purchaser should research the status of title before submitting a bid.

Dated this 31st day of March, 2010.

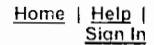
Nationwide Advantage Mortgage Company
By: 
John M. Kuker; Wyoming Bar No. 6-3452
Romsa & Kuker, LLC
2123 Pioneer Avenue
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

Publish: March 5, 2010 and March 12, 2010.

Copies to:

Nationwide Advantage Mortgage
Attn: Foreclosure Dept.
1100 Locust Street
Des Moines, IA 50391-2009
Loan No: 00021744841
Investor:00120
Investor No: 40066113428
Case No: 0393960883718
Via Email: c/o BROUWEJ@nationwide.com

LARAMIE COUNTY SHERIFF'S DEPARTMENT
ATTN: TEDDY
1910 Pioneer Ave.
Cheyenne, WY 82001



Track & Confirm

Label/Receipt Number: 7008 1140 0003 3797 9753
Service(s): **Certified Mail™**
Status: **Notice Left**

Detailed Results:

- Notice Left, April 01, 2010, 10:34 am, CHEYENNE
- Arrival at Unit, April 01, 2010, 3:11 am, CHEYENN

Notification, Opinion

Track & Confirm by email

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U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$ 4.44	Postmark Here 3/31/10
Certified Fee	2.80	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.54	

Sent To: *Draper & Kraemer*
 Street, Apt. No.: *400 S. Quadrangle Dr. Suite A*
 or PO Box No.:
 City, State, ZIP+4: *Al Bolinbrook, IL 60440*

PS Form 3800, August 2006 See Reverse for Instructions

RECEIVED



UNITED STATES POSTAGE

60

5.3



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Track & Confirm

Search Results

Label/Receipt Number: **7008 1140 0003 3797 9746**
 Service(s): **Certified Mail™**
 Status: **Notice Left**

We attempted to deliver your item at 10:34 AM on / CHEYENNE, WY 82009 and a notice was left. You at the Post Office indicated on the notice, go to [www.usps.com](#) or call 800-ASK-USPS to arrange for redelivery. If t after 30 days then it will be returned to the sender. available, is updated periodically throughout the da later.

Detailed Results:

- Notice Left, April 01, 2010, 10:34 am, CHEYEN
- Arrival at Unit, April 01, 2010, 3:11 am, CHEYE

Notification Options

Track & Confirm by email

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Handwritten notes: 000, 323, 4-6, 4-16, 2-17, 11-58

UNDELIVERED

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Occupant
 2525 County Rd 218
 Cheyenne, WY 82009

7008 1140 0003 3797 9746

U.S. Postal Service	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
Postage	\$.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54
Postmark Here 4/31/10	
Sent To Occupant	
Street, Apt. No., or PO Box No. 2525 County Rd 218	
City, State ZIP+4 Cheyenne WY 82009	
PS Form 3800, August 2006 See Reverse for Instructions	

RECEIVED

APR 25 2010

DOMSA & KUPC

5-4



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Search Results

Label/Receipt Number: **7008 1140 0003 3797 9753**
Service(s): **Certified Mail™**
Status: **Notice Left**

We attempted to deliver your item at 10:34 AM on April 01, 2010 and a notice was left. You must appear at the Post Office indicated on the notice, go to www.usps.com or call 800-ASK-USPS to arrange for redelivery. If this item is not picked up after 30 days then it will be returned to the sender. In the meantime, this information is updated periodically throughout the day.

Detailed Results:

- Notice Left, April 01, 2010, 10:34 am, CHEYENNE
- Arrival at Unit, April 01, 2010, 3:11 am, CHEYENNE

Notification Options

Track & Confirm by email

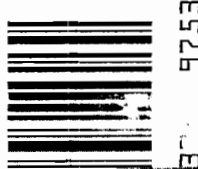
Get current event information or updates for your item



Handwritten: WH, 2 of 3, 4-1, 4-6, 4-16, 4-58

UNDELIVERED

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Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

7008 1140 0003 3797 9753

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

Postage	\$.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Postmark Here
3/31/10

Sent To: *Vicki Willis*
Street Apt. No. or PO Box No.: *2525 County Rd 218*
City State, ZIP+4: *Cheyenne WY 82009*
PS Form 3800, August 2006 See Reverse for Instructions

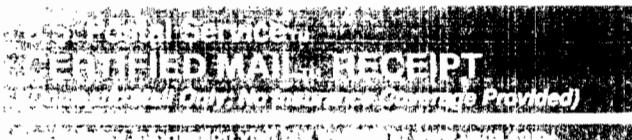
RECEIVED

APR 23 2010
ROMSA & KUKER

5-5

82009-9103

7008 1140 0003 3797 8633



Postage	\$.44
Return Receipt Fee	2.80
Delivery Fee	2.30
Total Postage & Fees	\$ 5.54

Postmark
3/31/10

Sent to
Laramie County Treasurer
P.O. Box 125
Cheyenne WY 82001

PS Form 3800, August 2006

See Reverse for Instructions

- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Laramie County Treasurer
attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82009

2. Article Number

(Transfer from service label)

7008 1140 0003 3797 8633

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SECTION ON DELIVERY

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

APR 01 2010

3. Service Type **USPS**

- ☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

5-b



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Search Results

Label/Receipt Number: 7008 1140 0003 3797 9777
 Service(s): **Certified Mail™**
 Status: **Notice Left**

We attempted to deliver your item at 10:34 AM on Ap CHEYENNE, WY 82009 and a notice was left. You m at the Post Office indicated on the notice, go to [www.usps.com](#) or call 800-ASK-USPS to arrange for redelivery. If this after 30 days then it will be returned to the sender. Inf available, is updated periodically throughout the day. later.

Detailed Results:

- Notice Left, April 01, 2010, 10:34 am, CHEYENNE
- Arrival at Unit, April 01, 2010, 6:38 am, CHEYENNE

Notification Options

Track & Confirm by email

Get current event information or updates for your item



3/3
 3H
 4-1
 WK
 58

UNCLAIMED

4-6
 4-16

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U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](#)

Postage	\$ 1.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Postmark
 Here

3/31/10

Sent to
 Street, Apt. No.,
 or PO Box No. 2525 County Rd 218
 City, State, ZIP+4 Cheyenne, WY 82009
 PS Form 3800, August 2006 See Reverse for Instructions

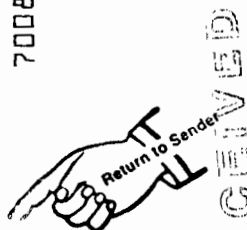
CERTIFIED MAIL™



7008 1140 0003 3797 9777

Romsa & Kuker, LLC
 2123 Pioneer Ave.
 Cheyenne, WY 82001

Howard Willis
 2525 County Rd 218
 Cheyenne, WY 82009



APR 20 2010

ISA & KUKER, LLC

5-7



82009#9103

ROMSA & KUKER, LLC

ATTORNEYS-AT-LAW

MATTHEW H. ROMSA
JOHN M. KUKER*
JAMES M. PETERSON
ATTORNEYS

2123 PIONEER AVE.
CHEYENNE, WYOMING 82001
TELEPHONE: (307) 433-8777
FACSIMILE: (307) 433-9117

SHAWNNA C. HOPPER
REBECCA B. KUKER
CHRISTINA M. JENNINGS
PARALEGALS

*ALSO ADMITTED IN COLORADO

**NOTICE OF DEFAULT AND INTENT TO FORECLOSE
AND NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION PRACTICES ACT
(15 U.S.C. Section 1692 et. seq., as amended)**

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1140 0003 3797 8251**

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1140 0003 3797 8275**

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1140 0003 3797 8299**

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

DATE: June 30, 2010

RE: *Notice of Default and Intent to Foreclose & File Suit on Promissory Note*

On February 1, 2008, Howard Willis and Vicki Willis, as mortgagor(s), executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. as mortgagee(s), a mortgage on certain real property described in the mortgage, as security for payment of a promissory note in the principal amount of \$242,095.00, which was executed and delivered by the mortgagor(s) on the same day. The mortgage was duly recorded at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming on February 8, 2008, in/as Book 2044, Page 544 and later assigned to Nationwide Advantage Mortgage Company, February 5, 2010, in/as Book 2150, Page 407 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming. There has been a material breach of the mortgage note, which the mortgage was given to secure in which that payment was not made on May 9, 2009 or thereafter. The note was personally guaranteed by Howard Willis. The mortgage contains a power of sale by advertisement, by which the above reason stated default, Nationwide Advantage Mortgage Company (mortgagees) as the owner and holder of mortgage, declares to have become operative.

As of June 30, 2010, the total amount due and owing on the mortgage note and the mortgage is \$271,791.32 which represents the entire unpaid principal balance of \$239,410.38 and accrued and unpaid interest of \$22,002.17 and late charges is in the amount of \$1,257.80 plus other charges and attorneys' fees in the amount of \$9,120.97. Interest is currently accruing at the rate of \$48.37 per day. The amount due may also increase by the amount of any additional late charges and attorneys' fees and costs, which accrue pursuant to the terms of the mortgage note, mortgage and guaranty agreement.

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1140 0003 3797 8268**

Occupant
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT
No. 7005 1140 0003 3797 8282**

Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Bolingbrook, IL 60440

RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 569
DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 9 OF 15



If you dispute the validity of the mortgage debt in writing within thirty (30) days after receipt of this notice, the undersigned attorney will obtain verification of the debt and a copy of the verification will be mailed to you.

The name and address of any mortgagee or assignee will be provided to you if, within thirty (30) days after receipt of this notice, you make written request to the undersigned attorney for the names and addresses.

NOTICE IS HEREBY GIVEN to you that as a result of the above-state default of the mortgage note and mortgage, Mortgagee(s) now considers all of the principal and accrued interest due and payable in full, in accordance with the terms of the mortgage note and the mortgage, and will cause the property to be sold at a foreclosure sale of the real property described in the mortgage by advertisement and sale, as provided by the mortgage and applicable law. **Failure to respond to this notice shall be considered your agreement to allow a public sale of this property. All information obtained from you will be used in the collection of debt. This communication is from a debt collector.**

Please note that in addition to the foreclosure we may be filing a Civil Complaint for \$271,791.32 against Howard Willis with regard to breach of the terms of the promissory note.

If you are on active duty in the armed forces, please notify this office immediately so your rights can be protected.

DATED this 30th day of June, 2010.

Nationwide Advantage Mortgage Company

By: 

John M. Kuker; WY Bar #: 6-3452
James M. Peterson; WY Bar #: 6-4346
Romsa & Kuker, LLC
2123 Pioneer Ave.
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

cc: Nationwide Advantage Mortgage
c/o Evon Swanson
1100 Locust Street
Des Moines, IA 50391-2009
Loan No: 00021744841
Investor:00120
Investor No: 40066113428
Case No: 0393960883718



RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 570
DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 10 OF 15

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Search Results

Label/Receipt Number 7008 1140 0003 3797 8268
Service(s): Certified Mail™
Status: Arrival at Unit

Your item arrived at 8:13 AM on July 3, 2010 in BOLING
60440. Information, if available, is updated periodically
day. Please check again later.

Notification Options

Track & Confirm by email

Get current event information or updates for your item:

U.S. Postal Service (TM) CERTIFIED MAIL (TM) RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$.44	Postmark Here
Certified Fee	2.80	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.54	
Sent to ATTN: Post Closing 400 South Quadrangle Drive Suite A Bolingbrook, IL 60440		

PS Form 3800, August 2006 See Reverse for Instructions

Career
EEO Data

5044 0724 1001 0001 0001 0001

NOT DELIVERABLE
RETURN TO
SENDER
UNLESS
ADDRESSED
FORWARD
BC: 82001365699 *2820-11577-90-38

Bolingbrook
NIXIE
504 SE 1
DO 07/24/10

7008 1140 0003 3797 8268



RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 571
DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 11 OF 15

U.S. Postal Service (TM) CERTIFIED MAIL (TM) RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Postage	\$.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Sent to
Laramie County Treas
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

2. Article Number

(Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature 	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name) Jennings	C. Date of Delivery
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

7008 1140 0003 3797 8268

6-3



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Search Results

Label/Receipt Number **7008 1140 0003 3797 8251**
Service(s) **Certified Mail™**
Status: **Notice Left**

Track & Confirm

Enter Label/Receipt Number

We attempted to deliver your item at 11:00 AM on July 2, 2010 in CHEYENNE, WY 82009 and a notice was left. You may pick up the item at the Post Office indicated on the notice, go to www.usps.com/redelivery, or call 800-ASK-USPS to arrange for redelivery. If this item is unclaimed after 30 days then it will be returned to the sender. Information, if available, is updated periodically throughout the day. Please check again later.

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Get current event information or updates for your item sent to you or others by email. [Go >](#)

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For delivery information visit our website at www.usps.com

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[EEO Data](#) [FOIA](#)

Postage	\$.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Postmark
Here

Sent To
Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

COMPLETE THIS SECTION

and 3. Also complete delivery is desired. address on the reverse in the card to you. the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Addressee
B. Received by (Printed Name) C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) **7008 1140 0003 3797 8251**

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

<http://trkcnfrm1.smi.usps>



RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 572
DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 12 OF 15

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Track & Confirm

Search Results

Label/Receipt Number 7008 1140 0003 3797 8275
Service(s) **Certified Mail™**
Status: **Notice Left**

Track & Confirm

Enter Label/Receipt Number

[Go >](#)

We attempted to deliver your item at 11:00 AM on July 2, 2010 in CHEYENNE, WY 82009 and a notice was left. You may pick up the item at the Post Office indicated on the notice, go to www.usps.com/redelivery, or call 800-ASK-USPS to arrange for redelivery. If this item is unclaimed after 30 days then it will be returned to the sender. Information, if available, is updated periodically throughout the day. Please check again later.

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email [Go >](#)

7008 1140 0003 3797 8275

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
Postage	\$.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54
Sent To: Vicki Willis	
Street Apt No. or PO Box No. 2525 County Rd 218	
City State, ZIP+4 Cheyenne, WY 82009	
PS Form 3800, August 2006 See Reverse for Instructions	

[Careers](#) [Privacy Policy](#) [Terms of Use](#) [Business Customer Gateway](#)

[EO Data](#) [FOIA](#)

TE THIS SECTION

2, and 3. Also complete if delivery is desired. id address on the reverse urn the card to you. the back of the mailpiece, ace permits.

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Addressee
B. Received by (Printed Name) C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7008 1140 0003 3797 8275

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

<http://trkcnfrm1.smi.usps.com>



RECORDED 8/23/2010 AT 10:16 AM REC# 551200 BK# 2179 PG# 573
DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 13 OF 15

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[Track & Confirm](#)
[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number **7008 1140 0003 3797 8282**
 Service(s) **Certified Mail™**
 Status **Notice Left**

[Track & Confirm](#)

Enter Label/Receipt Number

We attempted to deliver your item at 11 10 AM on July 1, 2010 in CHEYENNE, WY 82009 and a notice was left. You may pick up the item at the Post Office indicated on the notice, go to www.usps.com/redelivery or call 800-ASK-USPS to arrange for redelivery. If this item is unclaimed after 30 days then it will be returned to the sender. Information, if available, is updated periodically throughout the day. Please check again later.

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Notification Options

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Postage	\$ 1.44
Certified Fee	2.80
Return Receipt Fee (Endorsement Required)	2.30
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.54

Postmark
Here

Sent To
 Occupant
 Street, Apt. No., or PO Box No. 2525 County Rd 218
 City, State, ZIP+4 Cheyenne, WY 82009

PS Form 3800, August 2006

See Reverse for Instructions

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COMPLETE THIS SECTION

Items 1, 2, and 3. Also complete Restricted Delivery is desired. If name and address on the reverse can return the card to you. If card to the back of the mailpiece, front if space permits.

Addressed to:

Occupant
 2525 County Rd 218
 Cheyenne, WY 82009

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input checked="" type="checkbox"/> Agent
B. Received by (Printed Name)	<input type="checkbox"/> Address
C. Date of Delivery	
D. Is delivery address different from item 1?	<input type="checkbox"/> Yes
If YES, enter delivery address below:	<input type="checkbox"/> No
3. Service Type	
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee)	
<input type="checkbox"/> Yes	

2. Article Number
 (Transfer from service label)

7008 1140 0003 3797 8282

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1

<http://trkcnfrm1.smi.usps.com/PTSIInternetWeb/InterLabelInquiry.do>

7/14/2010

RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 574
 DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 14 OF 15

6-6

ROMSA & KUKER, LLC

ATTORNEYS-AT-LAW

MATTHEW H. ROMSA
JOHN M. KUKER*
JAMES M. PETERSON
ATTORNEYS

2123 PIONEER AVE.
CHEYENNE, WYOMING 82001
TELEPHONE (307) 433-8777
FACSIMILE (307) 433-9117

SHAWNNA C. HOPPER
REBECCA B. KUKER
CHRISTINA M. JENNINGS
PARALEGALS

* ALSO ADMITTED IN COLORADO

NOTICE OF FORECLOSURE SALE

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3797 8305

Howard Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3797 8329

Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3797 8350

Laramie County Treasurer
Attn: Property Taxes
P.O. Box 125
Cheyenne, WY 82001

Dated: July 14, 2010

*RE: Notice of Foreclosure Sale
2525 County Rd 218
Cheyenne, WY 82009*

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3797 8312

Occupant
2525 County Rd 218
Cheyenne, WY 82009

**VIA CERTIFIED MAIL &
RETURN RECEIPT**
No. 7005 1140 0003 3797 8336

Draper & Kramer Mortgage Corp.
ATTN: Post Closing
400 South Quadrangle Drive
Suite A
Bolingbrook, IL 60440

NOTICE IS HEREBY given that pursuant to W.S. § 34-4-101 through W. S. § 34-4-113, that a certain mortgage dated February 1, 2008, which was executed and delivered by Howard Willis and Vicki Willis, as mortgagor(s) executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company, will be foreclosed by a sale of the highest bidder at the public auction of the premises as described pursuant to a Power of Sale contained in the mortgage. If you wish to contest said sale, then you must challenge said sale by filing a lawsuit in the Court of competent jurisdiction. The mortgage was filed for record on February 8, 2008, in/as Book 2044, Page 544 and the assignment was recorded February 5, 2010 Book 2150 page 407 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming. The premises that are described in the mortgage are as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet, thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of 1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97

EXHIBIT

1



RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 565
DEBRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY

feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

The above sale will be conducted by the Sheriff or the Sheriff's Deputy on the information desk of the Laramie County Courthouse, 309 West 20th Street Cheyenne, WY 82001 at 10:00 a.m. on August 23, 2010. In the event that a representative of Nationwide Advantage Mortgage Company is not present at the sale, the sale will be post-poned until a later date.

Howard Willis and Vicki Willis have defaulted on the terms of the note and mortgage, and as of the date of this notice, the undersigned claims an outstanding balance of \$272,468.55. Interest continues to accrue on the unpaid balance at the rate of \$48.37 per day as well as late charges, and any other penalties as provided by the mortgage, all to the date of the sale, and additionally there shall be added to the indebtedness all costs and attorneys' fees associated with the foreclosure. Publication will be July 26, August 2, August 9 and August 16, 2010.

The property being foreclosed upon may be subject to other liens and encumbrances that will not be extinguished at the sale and any prospective purchaser should research the status of title before submitting a bid.

Dated this 14th day of July, 2010.

Nationwide Advantage Mortgage Company

By: 

John M. Kuker; Wyoming Bar No. 6-3452
James M. Peterson; Wyoming Bar No. 6-4346
Romsa & Kuker, LLC
2123 Pioneer Avenue
Cheyenne, WY 82001
(307)433-8777-Telephone
(307)433-9117-Fax

Attorneys for Mortgagee: Nationwide Advantage Mortgage Company

Publish: July 26, 2010
August 2, 2010
August 9, 2010
August 16, 2010.

cc: Nationwide Advantage Mortgage
Attn: Foreclosure Dept.
1100 Locust Street
Des Moines, IA 50391-2009

LARAMIE COUNTY SHERIFF'S DEPARTMENT
ATTN: TEDDY
1910 Pioneer Ave.
Cheyenne, WY 82001



7-2

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
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Postage	\$.44	Postmark Here 7/14/10
Certified Fee	2.80	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.54	

Sent To
 Draper & Kramer Mortgage Corp.
 ATTN: Post Closing
 400 South Quadrangle Drive
 Suite A
 Bolingbrook, IL 60440
 PS Form 3800, August 2006 See Reverse for Instructions

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

Postage	\$.44	Postmark Here 7/14/10
Certified Fee	2.80	
Return Receipt Fee (Endorsement Required)	2.30	
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ 5.54	

Sent To
 Howard Willis
 2525 County Rd 218
 Cheyenne, WY 82009
 PS Form 3800, August 2006 See Reverse for Instructions

Draper & Kramer Mortgage Corp.
 ATTN: Post Closing
 400 South Quadrangle Drive
 Suite A
 Bolingbrook, IL 60440

NIXIE 504 SE 1 00 08/05/10

NOT RETURN TO SENDER
 UNLESS AS ADDRESSED

BC: 0200135559 *2020-01390-14-40

7008 1140 0003 3797 8312



CERTIFIED MAILTM



SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
 Howard Willis
 2525 County Rd 218
 Cheyenne, WY 82009

2. Article Number
 (Transfer from service label) 7008 1140 0003 3797 8305

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
☐ Restricted Delivery? (Extra Fee) ☐ Yes

4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

COMPLETE THIS SECTION ON DELIVERY

A. Signature *Howard Willis*
 B. Received By (Printed Name) *Howard Willis*
 C. Date of Delivery
 D. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

RECORDED 8/23/2010 AT 10:16 AM REC# 551208 BK# 2179 PG# 567
 DESRA K. LATHROP, CLERK OF LARAMIE COUNTY, WY PAGE 7 OF 15

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
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1. Article Addressed to:
 Laramie County Treasurer
 Attn: Property Taxes
 P.O. Box 125
 Cheyenne, WY 82001

2. Article Number
 (Transfer from service label) 7008 1140 0003 3797 8350

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
☐ Restricted Delivery? (Extra Fee)

4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

Postage \$.44
 Certified Fee 2.80
 Return Receipt Fee (Endorsement Required) 2.30
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 5.54

Postmark Here 7/14/10

Sent To
 Laramie County Treasurer
 Attn: Property Taxes
 P.O. Box 125
 Cheyenne, WY 82001
 PS Form 3811, February 2004 Domestic Return Receipt

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

1. Article Addressed to:
 Laramie County Treasurer
 Attn: Property Taxes
 P.O. Box 125
 Cheyenne, WY 82001

2. Article Number
 (Transfer from service label) 7008 1140 0003 3797 8350

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
☐ Restricted Delivery? (Extra Fee)

4. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below:

Postage \$.44
 Certified Fee 2.80
 Return Receipt Fee (Endorsement Required) 2.30
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 5.54

Postmark Here 7/14/10

Sent To
 Laramie County Treasurer
 Attn: Property Taxes
 P.O. Box 125
 Cheyenne, WY 82001
 PS Form 3811, February 2004 Domestic Return Receipt

7-3

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
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Postage \$ 44
 Certified Fee 2.80
 Return Receipt Fee (Endorsement Required) 2.30
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 5.54

Postmark Here
7/14/10

Sent To
 Street, Apt. No., or PO Box No. Occupant
2525 County Rd 218
 City, State, Zip+4 Cheyenne, WY 82009

PS Form 3800, August 2006 See Reverse for Instructions

U.S. Postal ServiceTM
CERTIFIED MAILTM R  CEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

Postage \$ 44
 Certified Fee 2.80
 Return Receipt Fee (Endorsement Required) 2.30
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 5.54

Postmark Here
7/14/10

Sent To
 Street, Apt. No., or PO Box No. Vicki Willis
2525 County Rd 218
 City, State, Zip+4 Cheyenne, WY 82009

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
Occupant
2525 County Rd 218
Cheyenne, WY 82009

COMPLETE THIS SECTION ON DELIVERY

A. Signature [Signature]
 B. Received by (Printed Name) [Signature]
 C. Date of Delivery 7/14/10
 D. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below: ☐ Yes ☒ No

2. Article Number (Transfer from service label) 7008 1140 0003 3797 8336
 PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
Vicki Willis
2525 County Rd 218
Cheyenne, WY 82009

COMPLETE THIS SECTION ON DELIVERY

A. Signature [Signature]
 B. Received by (Printed Name) [Signature]
 C. Date of Delivery 7/14/10
 D. Is delivery address different from item 1? ☐ Yes ☒ No
 If YES, enter delivery address below: ☐ Yes ☒ No

2. Article Number (Transfer from service label) 7008 1140 0003 3797 8336
 PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

7.4

Table 1

CERTIFICATE OF SALE

STATE OF WYOMING)
) ss.
 COUNTY OF LARAMIE)

Under the provisions of WYO. STAT. §§ 34-4-101 through 34-4-113, I,

Jerome J. Medina, Deputy Sheriff of Laramie County, Wyoming, do hereby certify as follow:

1. On August 23, 2010, at the hour of 10:00 a.m. at the information desk of the Laramie County Courthouse, Cheyenne, Laramie County, Wyoming, I offered the following described property as follows:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of 1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97 feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

The sale was conducted pursuant to a Notice of Foreclosure Sale and the power of sale contained in the Mortgage on the above-described real estate given by Howard Willis and Vicki Willis Mortgagor(s), on a Mortgage dated February 1, 2008, which was executed and delivered by Howard Willis and Vicki Willis, as mortgagor(s) executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company. The mortgage was filed for record on February 8, 2008, in/as Book 2044, Page 544 and the assignment was recorded February 5, 2010 Book 2150 page 407 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming.

2. The amount due on the Mortgage as of the date of sale is \$283,524.05.

3. A representative for foreclosing Mortgagee Nationwide Advantage Mortgage Company was present at the sale.

4. The successful bidder at the sale was Nationwide Advantage Mortgage Company, who submitted a bid in the amount of \$ 216,000.00.

5. By virtue of said Mortgage and the laws and statutes of the State of Wyoming, the attached Affidavit of Mailing, Notice of Intent to Foreclose, Notice of Foreclosure Sale, Proof of Publication thereof, and Attorneys' Fee Affidavit, the above-described sale and purchase, the bid by the purchaser aforesaid, and by virtue of the authority vested in me by law, I hereby give and grant this Certificate of Sale of the above-described lands and tenements to

Nationwide Advantage Mortgage Company.

6. The purchaser or any other person entitled thereto according to law will be entitled to a Sheriff's Deed for such lands or premises at the expiration of the applicable redemption period, unless the same shall have been redeemed prior to that date as provided by the laws and statutes of the State of Wyoming.

IN WITNESS WHEREOF, I have hereunto set my hand and seal as Deputy Sheriff of Laramie County, Wyoming, this 24th day of August, 2010.



SHERIFF'S DEED

WHEREAS, on August 23, 2010 at the hour of 10:00 a.m. at the front door of the Laramie County Courthouse, Cheyenne, Laramie County, Wyoming, a Deputy Sheriff of Laramie County, Wyoming offered the following-described property for sale at public venue as described in a Notice of Foreclosure Sale and did sell the following-described property to Nationwide Advantage Mortgage Company pursuant to the power of sale contained in the Mortgage on the below-described real estate given by Howard Willis and Vicki Willis Mortgagor(s), on a Mortgage dated February 1, 2008, which was executed and delivered by Howard Willis and Vicki Willis, as mortgagor(s) to Mortgage Electronic Registration Systems, Inc., as nominee for, Draper and Kramer Mortgage Corp. and later assigned to Nationwide Advantage Mortgage Company. The mortgage was filed for record on February 8, 2008, in/as Book 2044, Page 544 and the assignment was recorded February 5, 2010 Book 2150 page 407 at the office of the County Clerk and ex-officio Register of Deeds in and for Laramie County, Wyoming, and that according to the Mortgage and pursuant to Wyo. Stat. §§ 34-4-101 through 34-4-113, said Deputy Sheriff did sell the following-described property to Nationwide Advantage Mortgage Company for the amount of the Foreclosure Sale bid of \$216,000.00 as indicated by the Certificate of Sale dated August 23, 2010 and recorded on August 23, 2010 in Book 2179 at Page 561 in the Office of the County Clerk and Ex-Officio Register of Deeds of Laramie County, Wyoming.

NOW THEREFORE, know all men by this Deed, that I Jerome J. Medina, Sheriff/Deputy Sheriff of the County of Laramie, in consideration of the premises, have granted and sold and do hereby convey to Nationwide Advantage Mortgage Company, its successors and assigns, the following-described tract of land:

A parcel of land situated in the Northwest quarter of Section 20, Township 15 North, Range 66 West of the 6th Principal Meridian, Laramie County, Wyoming, being described as follows:

Beginning at a point on the West line of said Section 20 from which the West quarter corner thereof bears South 00 degrees 24 minutes 15 seconds West, a distance of 920.58 feet; thence North 00 degrees 24 minutes 15 seconds East, along said West line, a distance of 1723.30 feet to the Northwest corner of said Section 20; thence South 89 degrees 51 minutes 27 seconds East, along the North line of said Section 20, a distance of 1029.72 feet; thence South 00 degrees 24 minutes 15 seconds West, a distance of 1660.97 feet; thence South 86 degrees 40 minutes 47 seconds West, a distance of 1031.89 feet to the point of beginning.

Which has the physical address of 2525 County Rd 218.

To have and to hold the above-described premises with all appurtenances to the said Nationwide Advantage Mortgage Company its successors and assigns forever.

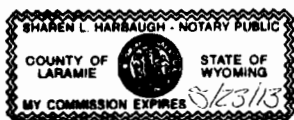
WITNESS MY HAND AND SEAL, this 24 day of Nov, 2010.

L J Medina

Sheriff/Deputy Sheriff of
Laramie County, Wyoming

STATE OF WYOMING)
) SS
COUNTY OF LARAMIE)

The foregoing instrument was acknowledged before me by Jerome J. Medina, Sheriff/Deputy Sheriff, this 24 day of November, 2010. Witness my hand and official seal.



SEAL

Sharen L. Harbaugh

NOTARY PUBLIC

My commission expires: _____

